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on December 17, 2008.

**AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE –  
EXAMINING GROUP 3692**

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TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/  
Bonnie Rickles

PATENT  
Attorney Docket No.: 020375-005800US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Britton, Randy

Application No.: 10/091,605

Filed: March 4, 2002

For: METHOD AND SYSTEM FOR  
IMPROVING FRAUD PREVENTION IN  
CONNECTION WITH A NEWLY  
OPENED CREDIT ACCOUNT

Customer No.: 20350

Confirmation No. 7661

Examiner: Nga B. Nguyen

Technology Center/Art Unit: 3692

**AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE EXAMINING  
GROUP 3692**

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Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed October 17, 2008 on the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.